

ALLIES REPULSE GERMAN ATTACKS

FEDERAL RESERVE BANKS WILL OPEN ON NOVEMBER 30

Representatives of Twelve Regional Institutions Vote for This Date.

REFUSE TO SUPPORT PROPOSAL OF M'ADOO

Secretary of Treasury Wants System Inaugurated by November 16.

EARLIER TIME MAY BE NAMED

Southern Bankers Particularly Anxious to Start as Soon as Possible.

WASHINGTON, October 21.—Directors and governors of the twelve Federal reserve banks to-day refused to support the proposal of Secretary McAdoo to open the new banking system for business on November 16. By a vote of 37 to 35, they recommended that the opening be set for November 30. The action has no binding effect upon the reserve board or upon Mr. McAdoo, for the currency act gives the secretary authority to open the banks when he believes they are ready to do business. It was evident to-night that members of the board were not pleased with the recommendation of the banks, and it is possible a meeting of the board within the next few days will develop sufficient sentiment to make a vote asking the secretary to name a date earlier than November 30.

Discussion of the opening date was taken up immediately after the bankers returned from the White House, where President Wilson declared his belief that the best thing for the country was to open the banks at the earliest possible date. Speeches were made at the conference by men representing every one of the twelve banks. No sectional difference of opinion was apparent, but the smaller of the reserve banks reported that they were more nearly prepared to open on the 16th than those in New York, Chicago, St. Louis and other larger cities.

PHYSICALLY IMPOSSIBLE

The argument against opening on the 16th was largely that it was physically impossible for the directors to get ready. In several instances the directors have not yet chosen their governing boards, and in many cases quarters have yet to be selected.

Some of the Southern bankers were particularly anxious for an early opening, because of the assistance the Federal banks will give in taking care of the cotton crop.

It was said to-night the directors would go home to-morrow and begin work preliminary to opening. If the reserve board later finds that there is every reason to believe a simultaneous opening on November 16, or November 20 can be accomplished in spite of opinions to the contrary, expressed here to-day, the date will be fixed. The board already has voted to open all the banks at the same time, but it is possible that this decision will be changed if any special reasons are discovered to make an earlier opening of the banks before the rest, desirable.

CONFIDENCE TO RESTORE

Confidence is the only thing needed to restore business prosperity, declared Wilson to-day told directors of the Federal reserve banks, who he received at the White House. The President declared he thought these men were more nervous than they were necessary, and he would do his best to restore their confidence. "For my own part," said the President, "I believe that the best thing that can be done for the country is to open the banks at the earliest possible date; otherwise we should seem to doubt their efficacy. Otherwise, we should seem to discredit in part the very thing that we are undertaking."

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MUNSTERBERG WILL STAY

Withdraws Resignation From Harvard at Request of Authorities.

CAMBRIDGE, MASS., October 21.—Professor Hugo Munsterberg has withdrawn his resignation from the Harvard chair of psychology "at the request of the authorities," according to an announcement made to-night. The resignation was submitted, recently, after Professor Munsterberg learned the university had received a communication from Clarence Wiener, of London, threatening to withhold a legacy of \$10,000,000 to Harvard unless the professor was dismissed. Major Wiener's objection to Professor Munsterberg was based on the professor's pro-German utterances since the opening of the European war.

BAD ROADS SERIOUS FACTOR

Causes Loneliness Which Inflicts Disasters on Mind on Women.

CHICAGO, October 21.—Experts in mental ailments agree that rural isolation due to bad roads is a serious factor in inflicting disorders of the mind on women. Governor Dunne told the Association of Commerce in an address here to-day.

CITIES ESCAPE DAMAGE

Churches and Museums in Ghent and Bruges Intact.

BERLIN, October 21 (via The Hague and London, October 21).—The cities of Ghent and Bruges, in Belgium, having been occupied by the Germans without fighting, they were in no way damaged. The churches and museums in them are to-day intact.

CARDINAL MERCIER RETURNS

He Advises All Catholic Refugees to Follow His Example.

THE HAGUE, October 21 (via London).—Cardinal Mercier, Archbishop of Malines, who took refuge in Holland several weeks ago, has returned to his native city. He has advised all Catholic refugees to follow his example. The New York Times-Lancet reports that 29,000 Belgian refugees passed through Rotterdam on their way home during the past two days.

RECAST OF INCOME TAX LAW

Urged Upon Congress by American Bar Association.

WASHINGTON, October 21.—Resolutions authorizing the taxation committee of the American Bar Association to urge upon Congress the advisability of recasting the income tax law, so as to make it "reasonably intelligible," convenient for reference, "effective and consistent," to-day were adopted by the association in annual session here.

STEAMER CORMORANT SINKS

It Is Supposed She Struck a Mine in North Sea.

LONDON, October 21 (9:55 P. M.).—A dispatch to Lloyd's from Harwich says: "The steamer *Cormorant* reports that she saw the steamer *Cormorant*, of Cork, sink in the North Sea. It is supposed she struck a mine. Her crew probably was saved by a torpedo boat which was seen to leave her."

NEW WINTER FASHIONS

The Joffe Hat and Cossack Cloak Popular in Paris.

(Special to The Times-Dispatch.) PARIS, October 21.—The Joffe hat and Cossack cloak are definite features of Paris winter fashions. The hat is made of dark velvet. It is round and flat, with a peak.

DELIVERY SYSTEM COSTLY

Redfield Scores Housewife Who Has Things Sent Home.

BOSTON, October 21.—William C. Redfield, Secretary of Commerce, speaking here to-day, scored the housewife who obtains things sent home from the city, instead of carrying them herself. "The high cost of living has no more important factor to-day," he declared, "than the expensive delivery system."

ROARING THREATS FAIL TO SHAKE SERVANT'S STORY

Colored Maid in Carman Home Gives Sensational Evidence.

DECLARES HER MISTRESS CONFESSED TO MURDER

If Girl's Testimony Is Believed, Jury Must Convict Prisoner.

SHE GOES ON STAND TO-DAY

Will Deny in Entirety Damaging Accusation and Maintain Innocence.

(Special to The Times-Dispatch.)

MINNEOLA, L. I., October 21.—Celia Coleman and Frank Farrell, the two big witnesses in the prosecution of Mrs. Florence Conklin Carman, told their stories to-day in the Nassau County Supreme Court in Minneola. The hope of Mrs. Carman now rests upon the effect Celia's story had upon the jury. If they believe the shrinking negro girl, they must convict the stateless prisoner. If they believe Celia, they can disregard the girl's tale told by Farrell, for Celia said that Mrs. Carman admitted firing the fatal shot.

John J. Graham raked Celia with a withering fire of insinuation, kindness, wheedling, coaxing, accusation and roaring threats, but she stood her ground, smiling in wistful diffidence and hissing childlike replies.

Farrell, with a great show of injured innocence, fought Graham with the same ammunition used against him. When Graham sought to trap the self-assured man of mystery with involved queries, Farrell refused to give direct replies, and made such indignant denials that Justice Kelly had to admonish him to be less belligerent.

WILL DENY IN ENTIRETY

Sensational Story of Celia, and, in Doing So, Tell What She Claims to Be the True Story of Her Location When Mrs. Bailey Was Killed.

She says there is nothing more than that to tell. It is now simply a question of veracity. A juror sworn to weigh in the same scales the testimony of a simple negro girl and a magnificent specimen of cultured womanhood, must decide whether the unbroken story of Celia is more convincing than the reply of her mistress. Celia talked like a person unburdening her soul. Either she doesn't understand the terrible import of her story, or she has decided to tell the truth regardless of consequences. Through all the negro girl's amazing testimony Mrs. Carman sat stony and unmoved. Never did her cold, accusing eyes leave the face of the girl. But the stare had no effect upon Celia. Whenever Celia mentioned her former mistress she nodded her head in Mrs. Carman's direction, and met the same manner she would have had she been telling of some heroic deed done by the accused woman.

Celia told of being in the kitchen when she was turned out and seeing Mrs. Carman behind the door. She told her mistress ordering little Elizabeth Carman to "get back," of Mrs. Carman's leaving by the rear door, and of hearing, less than a minute afterward, the crash of glass and the shot.

RETURNS TO KITCHEN

And Tells of Murder

Then without a change of tone, without a change of expression, save when her diffident smile flickered across her face, she said that Mrs. Carman came back into the kitchen and said:

"I have shot him."

She said that Mrs. Carman held out the revolver—a long blue revolver—not Celia's real darky soul came to the surface, and the recollections of camp meeting days swept over her.

Next morning, Celia said, and it bore her horror before the ignorant servant. "Celia," whispered Mrs. Carman, according to the girl, "what did I kill that poor woman for? I hope God will forgive me."

And Celia answered that God would forgive her—would forgive anything except "self-murder."

And now it is common against woman—a simple South Carolina negress against a majestic woman, whom all the women of her set followed.

Farrell may wither and collapse under the fire of Mr. Graham, and his story may be branded a monument of falsehood, but it doesn't matter much. Whatever flaws existed in the story of the girl were cleverly concealed, and Graham, as compared with the poverty of Mr. Harrison.

TEN-YEAR-OLD CHILD

Sits Near Her Mother

Behind Mrs. Carman, and, occasionally kneeling at her side, little Elizabeth, her ten-year-old daughter, sat with her chubby legs pounding against the chair rungs and her pretty hands twisting her handkerchief into spirals. The child wore a cherry ribbon in her hair and it bobbed up and down like a huge moth as Elizabeth craned her neck to watch Celia.

On Way to Appear Against Mrs. Carman



William Bailey—Miss Madeline Bailey—Mrs. Jennie Duryea—

William Bailey, the husband of the murdered woman; Miss Madeline Bailey, his daughter, and Mrs. Jennie Duryea, the mother of the dead woman, on their way to appear against Mrs. Carman. Mr. Bailey says he is not seeking vengeance. All he asks is that justice be done "his little girl," as he still fondly calls his dead wife.

ATTORNEYS ARE BITTER IN OPENING ADDRESSES

Smith and Byrd Sarcastic and Torrid as Harrison-Ramsey Libel Is Presented.

WITNESSES TAKE STAND TO-DAY

Jurors Selected and Hear Incidents of Alleged Insults and Annoyances Leading Up to Trial Which Now Is Stirring Historic County.

(Special to The Times-Dispatch.)

CHARLES CITY COURTHOUSE, VA., October 21.—Doors were cleared to-day for the progress of the Harrison-Ramsey libel suit, on trial here in the Charles City Circuit Court. All legal points have been argued, the jury selected, and each side has presented its case. Evidence will be heard to-morrow, and the case probably will go to the jury late on Friday afternoon.

Arguments on the part of the plaintiff, which were made in the suit to-day, were made in a demure, to the declaration were made, and a pretty fight developed along this line.

The selection of a jury, which was a difficult task, was completed, and the presentation of the case by the counsel made in two brilliant addresses by H. T. Smith, Jr., and Richard Evelyn Byrd.

Mr. Smith, in his presentation, told the jury the story of the incidents leading up to the filing of the suit. His address, of course, was that of the plaintiff, and the jury listened carefully to a long statement of alleged insults endured by Hugh T. Harrison, the young plaintiff, at the hands of Mrs. Clara Ramsey, owner of Westover.

In answer to Mr. Smith, a strong address was made by Mr. Byrd, who told the story of the same incidents from the viewpoint of the defendant. Witnesses will go on the stand to-morrow to substantiate the stories, and it will be from their testimony that the jury will determine the true facts.

RICH RANSOM VS. POOR HARRISON

The addresses of the opposing counsel clearly indicated the line that will be followed by each during the progress of the case. Mr. Smith put considerable stress upon the wealth of Mrs. Ramsey, as compared with the poverty of Mr. Harrison.

On the other hand, Mr. Byrd discounted the financial condition of the plaintiff, and made a strong attack on Mr. Harrison because of his stand. He stated that he believed the plaintiff was not acting for himself, but was being made a cat's paw. Ridicule was heaped upon him for endeavoring to recover monetary damages from a woman under an anti-defamation statute. He made a number of sarcastic remarks concerning a man who would attempt to save his honor by getting money from a woman for insult.

Both attorneys were heated in their remarks, and made no effort to spare the feelings of any one. The large audience by far the largest that has attended a trial in Charles City in years, was attentive to the arguments.

(Continued on Eighth Page.)

ATTENTION, NATIONAL BAKERS! Most advantageous route to or through Richmond, Va., via Norfolk and Old Point and Chesapeake Bay, via York River, \$2.50 via latter route. Inquire 607 E. Main, Phone Madison 272.

LAY CONSPIRACY CHARGE AGAINST PAVING CONCERN

Beck, McCarthy and Folkes File Affidavit Denouncing Atlantic Bitulithic Company.

STAND BY ORIGINAL AWARD

Affiants Declare Proceedings Were Instituted by Unsuccessful Bidder to Destroy Usefulness and Efficiency of Board.

(Special to The Times-Dispatch.)

IN CITY HALL CIRCLES Affidavits filed yesterday in the Law and Equity Court by Carlton McCarthy, Ed. J. Folkes and Henry P. Beck, of the Administrative Board, denounce the attempt to restrain the awarding of the smooth-paving contracts through injunction proceedings, as the outcome of a conspiracy designed to intimidate them to the end that the contracts may be awarded to the Atlantic Bitulithic Company, the unsuccessful bidder.

The affidavits describe the court proceedings as an attempt to destroy the usefulness and efficiency of the Administrative Board by depriving it of the wide discretion given it under section 30-f of the charter, which expressly authorizes the board to reject any and all bids, and further, confers upon it the power, in its discretion, "to let the contract without further bidding."

AFFIDAVIT CAUSES STIR

In City Hall circles the McCarthy-Folkes-Beck affidavit caused a decided stir. Although the court had given an affidavit for the filing of countermeasures by the defendants, it was generally believed that the Administrative Board, and the other city authorities made parties defendant to the suit, would content themselves with the argument presented in their behalf by City Attorney Pollard at the hearing before Judge Crump Saturday.

In their sworn statement to the court, the three majority members of the board reiterate their belief that, in awarding the smooth-paving contracts to the Central Construction and Supply Company, of Harrisburg, Pa., although this company's bid was slightly higher than the bid of the nearest other responsible bidder, they were following the dictates of economy and best serving the city's interests.

"Every charge or insinuation, directly or indirectly, made in any of the pleadings or affidavits filed in this case," the affidavit declares, "which is untrue, and which is calculated to injure the city of Richmond, and to deprive the city of the best interest of the city of Richmond, in awarding the smooth-paving contracts to the Central Construction and Supply Company, of Harrisburg, Pa., although this company's bid was slightly higher than the bid of the nearest other responsible bidder, they were following the dictates of economy and best serving the city's interests."

HIRSCHBERG STATEMENT IS CALLED 'UNGRACIOUS'

The affidants characterize as "ungracious" the statement concerning the consideration of the award of the contract to the Central Construction and Supply Company, contained in the affidavit filed with the court on Tuesday by John Hirschberg, and concurred in by Robert Whitely, Jr. The statement, the affidants presume, was intended to "press the court with the idea that the object of the private conference was to promote some action that would be unfair and unjust to bidders, and resulted in awarding the contract to one not fairly entitled to it."

(Continued on Fifth Page.)

BAKERS MIX BATTER OF FUN AND BUSINESS

Hear Technical Talks, and Nominate George M. Haffner, of Fort Wayne, Ind., for Presidency.

MAY MEET NEXT IN COLUMBUS

"Bohemian Night" at Jefferson Winds Up Busy Day, With Vaudeville Entertainment, Feasting and Dancing.

War was declared on melancholy, and gloom was completely routed at the Jefferson Hotel, last night, when hundreds of delegates and visitors attending the seventeenth annual convention of the National Association of Master Bakers joined in a program of gaieties arranged for them by the local entertainment committee. Feasting and dancing, with a high-class vaudeville performance, were the main features of the event properly scheduled on the program as "Bohemian Night."

The nomination of officers to serve the association during the ensuing year and the naming of four cities from which to select the 1915 convention point followed the two addresses delivered at the afternoon session of the convention yesterday. Although the nominations are practically equivalent to election, the regular election and installation of officers will not occur until to-morrow afternoon. A lively contest in favor of selection of the next convention city is expected.

MAY ELECT HAFNER

TO HEAD ASSOCIATION

The result of the nomination of officers yesterday, which was more or less a cut-and-dried affair, follows: President, George M. Haffner, of Fort Wayne, Ind.; vice president, Jay Burns, Omaha, Neb.; treasurer, Charles E. Abbott, New York City. From the following four, three will be selected in the election to-morrow for places on the executive committee: Fred S. Freund, St. Louis, Mo.; John Turnbull, Toronto, Can.; Harry Meyer, Columbus, O.; and Henry Stude, Houston, Texas.

TECHNICAL ADDRESSES

FEATURE OF SESSIONS

Addresses on technical subjects by experts, and a lengthy discussion on matters of general interest to the bakers, featured the morning session of the convention. When the meeting was called to order at 9:45 o'clock by President Mark Bradin, practically every seat in the Jefferson Hotel auditorium was occupied.

Little time was taken up with preliminaries. The question box was opened, and a general discussion on the answers to questions which had been submitted to the association.

GERMANS FIGHT UNDER GREAT DISADVANTAGE

The Germans, however, are believed here to be fighting under a great disadvantage, especially along the coast, as the British ships, assisting the allies' land forces, have long range guns capable of seriously menacing German troops and men in the trenches as well as the ammunition trains and supply convoys.

While no official information is available as to the ships being used, it is probable that they are the three monitors which were being completed in England when the war broke out, and which were bought by the admiralty.

FURIOUS BATTLE STILL RAGING ON NORTH SEA COAST

Incessant Fighting on Line Divided Into Several Fronts.

SEPARATE ENGAGEMENTS AT DIFFERENT POINTS

British Monitors Shell Kaiser's Men in Vicinity of Ostend.

TERRIBLE EXECUTION DONE

Encounters in Lille Neighborhood Are of Hand-to-Hand Character.

(Special to The Times-Dispatch.)

There has been particularly hard fighting in the Lille region, where the British are in action. The important French town of Lille still is held by the Germans, and the line of the battle has been in the trenches as well as in the neighborhood of Lille.

German Advance Being Held Back

BOTH French and British pay tribute to the valor of the Belgians who, with the allies, are holding back the German advance along the North Sea coast. Incessant fighting has been in progress from the coast as far south as Labasse, a distance of about fifty miles, but this line is divided into several fronts, on which separate engagements are being fought. The line the Germans are endeavoring to break in their attempt to reach Dunkirk and other French sea ports.

Three British monitors, the Severn, Humber and Mersey, are shelling the Germans in the vicinity of Ostend, where, it is said, terrible execution has been done. Machine gun detachments also have been landed from the vessels, and are assisting in their attempt to reach Dunkirk and other French sea ports.

The British admiralty, which for a day or two with the news that the British fleet was participating in coast operations, now compliments the monitors and the blue-jackets for excellent service.

There has been particularly hard fighting in the Lille region, where the British are in action. The important French town of Lille still is held by the Germans, and the line of the battle has been in the trenches as well as in the neighborhood of Lille.

At last real advantage has been taken for the relief of the Belgians, upon whom has fallen the great burden of suffering from the war. An American commission, headed by Herbert C. Hoover, of California, and composed of Americans resident in London and Brussels, as the result of an agreement reached between Belgium, Great Britain and Germany, will take under the charge the care of hundreds of thousands of Belgians threatened with starvation in their own country.

Already a large consignment of food has been purchased, and will be shipped to Belgium within a few days. This will be followed by further large consignments carried on specially chartered steamers.

Optimistic reports from the Russian viewpoint, come from Petrograd, where it is officially announced that the German troops have been driven from the roads of Poland, Warsaw, and are in full retreat, leaving their wounded on the field of battle.

Similarly the Russians report that the advances of the Austrians in Galicia have been stayed.

LONDON, October 21 (9:30 P. M.).—Fierce attacks and counter-attacks, delivered almost continuously for a week or more by the allies and the Germans, the battle raging in West Flanders and Northern France. The content in the eastern war arena in East Prussia, Poland and Galicia has been equally undecided.

This is clearly evident from reports issued officially at various headquarters, which content themselves to-day with recounting the fact that violent attacks have been made, but that, however, claim the allies have repulsed German offensive movements at various points in the west.

According to the French communication, the Germans made attacks against the allies' line at Neuport, Dixmude and Labasse. The German general staff declares fighting continues on the Yser Canal, and that the Germans, taking the offensive west of Lille, have repulsed the French at several points.

These reports seem to contravert optimistic accounts appearing in English newspapers from correspondents, who claimed they were in West Flanders, and who stated that the Germans had been driven back.

GERMANS FIGHT UNDER GREAT DISADVANTAGE

The Germans, however, are believed here to be fighting under a great disadvantage, especially along the coast, as the British ships, assisting the allies' land forces, have long range guns capable of seriously menacing German troops and men in the trenches as well as the ammunition trains and supply convoys.

While no official information is available as to the ships being used, it is probable that they are the three monitors which were being completed in England when the war broke out, and which were bought by the admiralty.

These monitors draw less than nine feet of water, and could take up positions not far from shore, from which their 6-inch guns and 4.7-inch Howitzers could throw shells nearly four miles across country, the range being given them by airmen.

The vessels assisting the allies have not been allowed to carry out their operations in peace, for German sub-